

<i>SERFF Tracking Number:</i>	<i>NWPC-125582449</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Mutual Fire Insurance Company.</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08TNMH-5926AR-KEK</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Tenants and Mobile Homeowners</i>		
<i>Project Name/Number:</i>	<i>Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK</i>		

Filing at a Glance

Company: Nationwide Mutual Fire Insurance Company.

Product Name: Tenants and Mobile SERFF Tr Num: NWPC-125582449 State: Arkansas

Homeowners

TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: EFT \$25

Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: 08TNMH-5926AR-KEK State Status: Fees verified and received

Combinations

Filing Type: Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: Kara Kapustar

Date Submitted: 04/10/2008

Disposition Date: 04/11/2008

Disposition Status: Filed

Effective Date Requested (New): 04/30/2008

Effective Date (New): 04/30/2008

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Protection Class Manual Rule Revisions

Project Number: 08TNMH-5926AR-KEK

Reference Organization:

Reference Title:

Filing Status Changed: 04/11/2008

State Status Changed: 04/11/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

We are revising Arkansas protection class manual rules for the Nationwide Mutual Fire Insurance Company. The effective date for these revisions is April 30, 2008. There is no rate impact as a result of these revisions.

Company and Contact

Filing Contact Information

SERFF Tracking Number: NWPC-125582449 State: Arkansas
Filing Company: Nationwide Mutual Fire Insurance Company. State Tracking Number: EFT \$25
Company Tracking Number: 08TNMH-5926AR-KEK
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Tenants and Mobile Homeowners
Project Name/Number: Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK

Kara Kapustar, Senior Filings Analyst kapustk1@nationwide.com
One Nationwide Plaza, 1-18-06 (614) 677-8586 [Phone]
Columbus, OH 43215 (614) 249-3885[FAX]

Filing Company Information

Nationwide Mutual Fire Insurance Company. CoCode: 23779 State of Domicile: Ohio
One Nationwide Plaza Group Code: 140 Company Type: Property and
Casualty
Columbus, OH 43215 Group Name: Nationwide Insurance State ID Number:
(614) 249-7022 ext. [Phone] FEIN Number: 31-4177110

SERFF Tracking Number: NWPC-125582449 State: Arkansas
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Company Tracking Number: 08TNMH-5926AR-KEK
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Product Name: Tenants and Mobile Homeowners
Project Name/Number: Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 X 1 rule filing X 1 company = \$25.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Fire Insurance Company.	\$25.00	04/10/2008	19433113

<i>SERFF Tracking Number:</i>	<i>NWPC-125582449</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Mutual Fire Insurance Company.</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
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<i>Project Name/Number:</i>	<i>Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	04/11/2008	04/11/2008

<i>SERFF Tracking Number:</i>	<i>NWPC-125582449</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Mutual Fire Insurance Company.</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08TNMH-5926AR-KEK</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Tenants and Mobile Homeowners</i>		
<i>Project Name/Number:</i>	<i>Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK</i>		

Disposition

Disposition Date: 04/11/2008

Effective Date (New): 04/30/2008

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPC-125582449 State: Arkansas

Filing Company: Nationwide Mutual Fire Insurance Company. State Tracking Number: EFT \$25

Company Tracking Number: 08TNMH-5926AR-KEK

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Tenants and Mobile Homeowners

Project Name/Number: Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK

Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document		No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate	Protection Class Manual Rules	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>NWPC-125582449</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NWPC-125582449</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Mutual Fire Insurance Company.</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
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<i>Project Name/Number:</i>	<i>Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Protection Class Manual Rules	DF-PC--1 through DF-PC--3 to 10	Replacement	Marked-Up Manual Pages and Insert.pdf

FIRE PROTECTION REQUIREMENTS**A. MARKET VALUE, ELITE II, GOLDEN BLANKET, TENANTS, CONDOMINIUM, PERSONAL INLAND MARINE, AND MOBILE HOMEOWNERS POLICIES**

1. See the listing of locations in the Public Protection Classification Manual published by the Insurance Services Office for proper fire protection codes (except for those locations listed in item 2.b.). The location of the property must be inside the city limits or the described area to qualify for the class listed for the city or area.

A classified area means the area or fire department is listed in the ISO Public Protection Classification Manual. ISO Protection Class 10 applies for areas or fire departments not listed.

2. Inside Classified Area.

- a. Where a single code is listed for an area, use the designated code for that area. (11)
- b. For dwellings located in areas with a split Protection Class listing: e.g. 6/9.
 - (1) Use the first listed class for risks with a fire hydrant within 1,000 feet and within five miles from a responding fire department. (17)
 - (2) Use Protection Class 9 for risks within five miles from a responding fire department, but over 1,000 feet from a fire hydrant. (18)
 - (3) Use Protection Class 11 for risks outside five miles from a responding fire department. (19)
- c. Dwellings that are within Protection Class 10 areas, and located more than five miles from a responding fire department or having no qualified fire department response, shall be rated under Protection Class 11. (15)

3. Intended Exceptions to ISO.

See
Insert A

Use the fire protection code for properties located in the areas listed below instead of those shown by ISO, unless ISO lists a better classification. If ISO shows a better classification, use the ISO code. (12)

County	District	Protection Class
Benton	Bella Vista Village	5
	Brush Creek *	5
	Prairie Creek *	5
Boone	Harrison FD	
	Alta Vista	5
	Carr Addition	5
	Cottonwood Subdivision	5
	Green Subdivision	5
	Hudson Subdivision	5
	Mountain View	5
	Northern Acres Subdivision	8
	Oaklawn Subdivision	8
	Oxford Subdivision	5
	Sherwood Estates	5
	Southern Hills	5
	Surry Subdivision	5
Chicot	Watkins Subdivision	5
	Wingate	5
	Woodcroft Subdivision	5
	Island Acres/Stuart Subdivision @	7
	North Lake Hall Subdivision	7
Clay	Taylor Addition	6
Lonoke	Cedar Hills Subdivision	9
Washington	Clear Creek Subdivision &	4/9
	Huntington Acres &	8/9
	Salem Road Subdivision &	8/9
	Subdivisions east of Fayetteville city limits to highway 89 and north from highway 45 to Joyce Road including Shelton Road and Sagely Road Subdivision &	8/9

* Suburban Rogers

@ Suburban Lake Village

& For members of the Fayetteville Fire Protection Plan

FIRE PROTECTION REQUIREMENTS (cont'd)

A. MARKET VALUE, ELITE II, GOLDEN BLANKET, TENANTS, CONDOMINIUM, PERSONAL INLAND MARINE, AND MOBILE HOMEOWNERS POLICIES (cont'd)

4. Outside Classified Area.

Areas not listed are assigned Protection Class 10 provided the dwelling is located within five miles of a responding fire department. Otherwise use Protection Class 11. (20)

5. PROTECTED SUBURBAN — The Protection Class determined above may be modified as described below. For Protection Class 9 and 10 risks, if the dwelling is within 1,000 feet of a standard public hydrant and within five miles of a fire department with a Mutual Aid agreement and within nine road miles of the Mutual Aid fire department, then rate as follows:

See
Insert A

a. For ISO Class 9 risks use

Protection Class of Fire Department Providing Mutual Aid	Rate as Protection Class
2-4	6
5	6
6	7
7	8
8	8
9	9
10	9

(22)

b. For ISO Class 10 risks use

Protection Class of Fire Department with a Mutual Aid Agreement	Rate as Protection Class
2-4	6
5	6
6	7
7	8
8	9
9	10
10	10

(23)

FIRE PROTECTION REQUIREMENTS (cont'd)**A. MARKET VALUE, ELITE II, GOLDEN BLANKET, TENANTS, CONDOMINIUM, PERSONAL INLAND MARINE, AND MOBILE HOMEOWNERS POLICIES (cont'd)**

6. For Protection Class 9 or 10 risks which do not qualify under 5.a. or 5.b. above may be rated as follows:

See
Insert A

Located within five miles of the primary responding fire department and the primary responding fire department transports a minimum of 3,000 gallons of water to the fire then rate using the Protection Class of the primary responding fire department or the Class of the Mutual Aid fire department, whichever is smaller, if a Mutual Aid agreement exists and the Mutual Aid fire department is within nine road miles of the dwelling, and the table below.

Protection Class of Responding Fire Department	Rate as Protection Class
2-4	8
5-6	8
7-8	9
9-10	10

(24)

The description of the property insured must include the distance in miles from the fire department and the distance in feet from the nearest accessible standard fire hydrant; in such cases where these criteria are used in determining the protection class.

If a Mutual Aid Agreement has been used to determine the protection classification, verification of the Mutual Aid Agreement must be obtained in writing from the fire department providing aid.

State law requires that payment of current assessments, dues, or subscription fees be verified prior to writing a policy at the listed classification. Failure to verify payment subjects the agent and the company to penalties and sanctions provided for in the Arkansas insurance code.

NOTE — Numbers in parentheses refer to protection descriptions used in Nationwide's Agent Office Automation system.

B. DWELLING FIRE POLICIES

1. Use the Protection Classification Listing shown in the ISO Public Protection Classification Manual to determine the protection class. In no event is the protection class assigned to be higher than that assigned by ISO.

A classified area means that area or fire department is listed in the ISO Public Protection Classification Manual. Protection Class 10 applies for area or fire departments not listed.

2. Inside City.

Except as specifically classified, all buildings within the corporate limits of a city, town, or village, take the fire protection classification of the municipality. (11)

In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

- a. If the dwelling is within 1,000 feet of a standard public fire hydrant and within five road miles of a responding fire department, use the first class shown. (12)
- b. If the dwelling is beyond 1,000 feet of a standard public fire hydrant and within five road miles of a responding fire department, use the second class shown. (13)
- c. If the dwelling is beyond five road miles of a responding fire department, rate as Protection Class 10. (14)

3. Unprotected.

Dwellings for which protection credit is not provided under the rules above shall rate as Protection Class 10. (10)

NOTES — Subscription type fire departments are identified by a footnote. Class 10 applies to properties which are not subscribers.

Numbers in parentheses refer to protection descriptions used in the Nationwide's Agent Office Automation system.

Arkansas
DF-PC—1, DF-PC—2, and DF-PC—3 to 10
Insert A

(Not applicable to Tenants and Mobile Homeowners new business effective April 30, 2008.)

SERFF Tracking Number: *NWPC-125582449* *State:* *Arkansas*
Filing Company: *Nationwide Mutual Fire Insurance Company.* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *08TNMH-5926AR-KEK*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Tenants and Mobile Homeowners*
Project Name/Number: *Protection Class Manual Rule Revisions/08TNMH-5926AR-KEK*

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	04/11/2008
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Comments:

Attachments:

PC Transmittal Doc (F777AR).pdf
Rate-Rule Schedule (F779AR).pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
Nationwide Insurance Group	0140

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Nationwide Mutual Fire Insurance Company	OH	23779	31-4177110	

5. Company Tracking Number	08TNMH-5926AR-KEK
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Kara E. Kapustar One Nationwide Plaza, 1-18-06 Columbus, OH 43215	Senior State Filings Analyst	800-882-2822, ext. 78586	614-249-3885	kapustk1@nationwide.com
7. Signature of authorized filer			<i>Kara E. Kapustar</i>		
8. Please print name of authorized filer			Kara E. Kapustar		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	04.0 Homeowners
10. Sub-Type of Insurance (Sub-TOI)	04.0000 Homeowners Sub-TOI Combinations
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 4/30/2008 Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	4/10/2008
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	08TNMH-5926AR-KEK
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We are revising Arkansas protection class manual rules for the Nationwide Mutual Fire Insurance Company. The effective date for these revisions is April 30, 2008. There is no rate impact as a result of these revisions.

The following protection class rules will no longer be applicable to Tenants and Mobile Homeowners new business policies effective April 30, 2008:

- Protection code classification rule pertaining to intended exceptions to ISO
- Rating rule pertaining to Protection Class 9 and 10 risks if the dwelling is within 1,000 feet of a standard public hydrant and within five miles of a fire department with a Mutual Aid agreement and within nine road miles of the Mutual Aid fire department ("Protected Suburban" rule)
- Rating rule pertaining to Protection Class 9 and 10 risks that do not qualify under the "Protected Suburban" rule above

Draft manual pages DF-PC—1, DF-PC—2, and DF-PC—3 to 10 and Insert A reflect these revisions.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: Not Applicable (Fee submitted via EFT in SERFF.) Amount: \$25.00</p> <p>\$25.00 X 1 rule filing X 1 company = \$25.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	08TNMH-5926AR-KEK
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Nationwide Mutual Fire Insurance Co.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	24,351,042	Not Applicable	Not Applicable

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	+4.8% (Total for last Homeowners filing – includes Homeowners Sub-TOI Combination)
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7.	Effective Date of last rate revision	2/16/2008
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	DF-PC—1	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	DF-PC—2	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	DF-PC—3 to 10	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	